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PTO/SB/122 (01-06)

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Application Number	10/650,596 – Conf.# 7930
Filing Date	August 28, 2003
First Named Inventor	DeFrancesco
Art Unit	3692
Examiner Name	NGUYEN, NGA B
Attorney Docket No.	DLT-001DV3 (104570-141785)

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Applicant/Inventor  Assignee of record of the entire interest. Statement under 37 CFR 3.73(b) is enclosed. (Form PTO/SB/96).  X Attorney or agent of record. Registration Number 50,389  Registered practitioner named in the application transmittal letter in an application without an executed oath or declaration. See 37 CFR 1.33(a)(1). Registration Number						
Signature						
Name Robert S. Blasi, Esq.						
<u>.</u>	31, 2007	Telephone	(617) 570-1408			
NOTE: Signatures of all the inventors or assignees of record of the entire interest or their representative(s) are required. Submit multiple forms if more than one signature is required, see below*.						
X *Total of 1 forms are submitted.						

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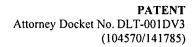
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#### U.S. Application Number 10/650,596 - Conf.# 7930 Filing Date **TRANSMITTAL** August 28, 2003 First Named Inventor **FORM** DeFrancesco Art Unit 3692 Examiner Name NGUYEN, NGA B (to be used for all correspondence after initial filing) Attorney Docket Number Total Number of Pages in This Submission 3 DLT-001DV3 (104570-141785)

ENCLOSURES (Check all that apply)						
Fee Transmittal Form	Drawing(s)	After Allowance Communication to TC				
Fee Attached	Licensing-related papers	Appeal Communication to Board of Appeals and Interferences				
Amendment/Reply	Petition	Appeal Communication to TC (Appeal Notice, Brief, Reply Brief)				
After Final	Petition to Convert to a Provisional Application	Proprietary Information				
Affidavits/declaration(s)	X Change of Correspondence Address	Status Letter				
Extension of Time Request	Terminal Disclaimer	X Other Enclosure(s) (please Identify below):				
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Information Disclosure Statement	CD, Number of CD(s)	(1 page)				
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Reply to Missing Parts/ Incomplete Application	Remarks					
SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT						
Firm Name GOODWIN-PROCTER LLP						
Signature / Wild /						
Printed name Robert S. Blasi, Esq.						
Date January 31, 2007	Reg. No	50,389				





## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICANTS: DeFrancesco et al. CONFIRMATION NO.: 7930

SERIAL NO.: 10/650,596 GROUP NO.: 3692

FILING DATE: August 28, 2003 EXAMINER: NGUYEN, NGA B

TITLE: COMPUTER IMPLEMENTED AUTOMATED CREDIT

APPLICATION ANALYSIS AND DECISION ROUTING SYSTEM

## CERTIFICATE OF FIRST CLASS MAILING UNDER 37 C.F.R. 1.8

I hereby certify that this correspondence, and any document(s) referred to as enclosed herein, is/are being deposited with the United States Postal Service as first class mail, postage prepaid, in an envelope addressed to Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450 on this 31 day of January, 2007.

Mary Hutchinson

Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

## Submitted herewith are:

- 1. Change of Correspondence Address (1 page)
- 2. Transmittal Form (1 page)
- 3. Return receipt postcard